

utah careers supplement for

july 2008

OlderWorkers

a career guide

GET THE SCOOP ON:

Staying Current
Finding Employment
After 50
How Work Affects
Social Security
Benefits
Discrimination
Cover Letter Tips
Healthcare Issues

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Individuals with speech and/or hearing impairments may call the Relay Utah by dialing 711.

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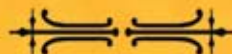
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The Workforce Development and Information Division generates accurate, timely, and understandable data and analyses to provide knowledge of ever-changing workforce environments that support sound planning and decision-making.

Step Back In Time With An Older Worker



Benjamin Franklin (1706 - 1790)

Founding father, signed the Constitution	Age 80
Invented bifocal glasses	Age 78
Conceived idea of daylight-saving time	Age 75
Signed the Declaration of Independence	Age 70
President of the American Philosophical Society	Age 63
Invented glass harmonica	Age 56
Kite experiment proved lightning is electricity	Age 46
Created concept for University of Pennsylvania	Age 36
Opened own printing press	Age 21
Invented swimming fins	Age 11

Age is an asset. Experience, a benefit.

www.utahagingservices.org



Finding Employment

After Fifty

4



*Be prepared to convince employers
you aren't too old to learn and you can
work as hard as younger people*

The changing economy has made older workers much more in demand than they once were. Job growth with fewer workers to backfill retiring workers has changed the landscape and created many more opportunities. Yet finding employment after the age of 50 can still be a challenge. Prejudice against older workers can still be a factor in the market and workers over 50 should be prepared to convince prospective employers that they aren't too old to learn new things and they have the energy to work as hard as people in their 20s.

Companies are looking for workers who can easily adapt to change, have current skills, learn new things and are technology savvy.

Here are some tips to help you get that job:

- Research the company before you interview. Use that information to show how your skills, experience, knowledge and abilities can enhance their bottom line.
- A traditional, chronological resume may work against you. Typically screeners are in their 20s or 30s. They may scan your resume and say to themselves, "Wow, this guy graduated from college before I was born!" It may work better for you to remove the dates of graduations and all jobs except your last from your resume. Emphasize only the last ten years of employment. Do not use an old resume; tailor a new one to your new circumstances. See page 12 for more tips on resumes.

Internet Resources

- Keep your skills current. Take courses, seminars or workshops to keep up with the latest developments in your profession, and the current technology. Tell prospective employers that you are willing and able to learn.
- Emphasize the assets of an older worker, and your ability to learn. Use words like “adaptable,” “flexible,” and “dependable.” Focus on your experience, stability, frugality and strong work ethic. See page 14 for more tips in interviewing.
- NEVER talk down to a youthful interviewer. Never talk about the old days or “the way we did it.” It’s also a good idea to update your wardrobe and hair style.
- Keep a positive attitude. Never say anything negative about previous bosses or companies you’ve worked for. Have a “can do” attitude.
- Reassure the interviewer that you want to do the job you are applying for, and that you intend to stay for a long time.
- When it comes to money, be prepared to settle for less than you were making before (if you’ve been downsized). Avoid the topic of specific wages during the interview and negotiate for salary after you’ve been offered the job. If you’ve made more in prior jobs than the current employer is willing to pay, it may result in being weeded out, so keep that under your hat. Find out what people in your prospective occupation are making at: <http://jobs.utah.gov/jsp/wi/utalmis/gotoOccwage.do>.



jobs.utah.gov—Utah Department of Workforce Services site with electronic job board, employment tips, etc.

careers.utah.gov—career information from a variety of government/education sources in Utah.

www.aarp.org—the American Association for Retired Persons web site. Click on the “Money and Work” button. You’ll find information on careers, looking for work, employers that embrace older workers, self-employment, etc.

career-advice.monster.com—career advice for older workers from monster.com.

www.nowcc.org—the National Older Worker Career Center site.

www.ncoa.org—the National Council on Aging operates this site. Click on the “Mature Workers” section for information on national employment service programs.

www.quintcareers.com/mature_jobseekers.html—employment resources for older workers.

www.experienceworks.org—a nonprofit organization focusing on training and placing older workers.

www.retiredbrains.com—job board for older workers, search job listings, post your resume, and register for an e-mail job-search agent. Also includes career resources specifically for older workers.

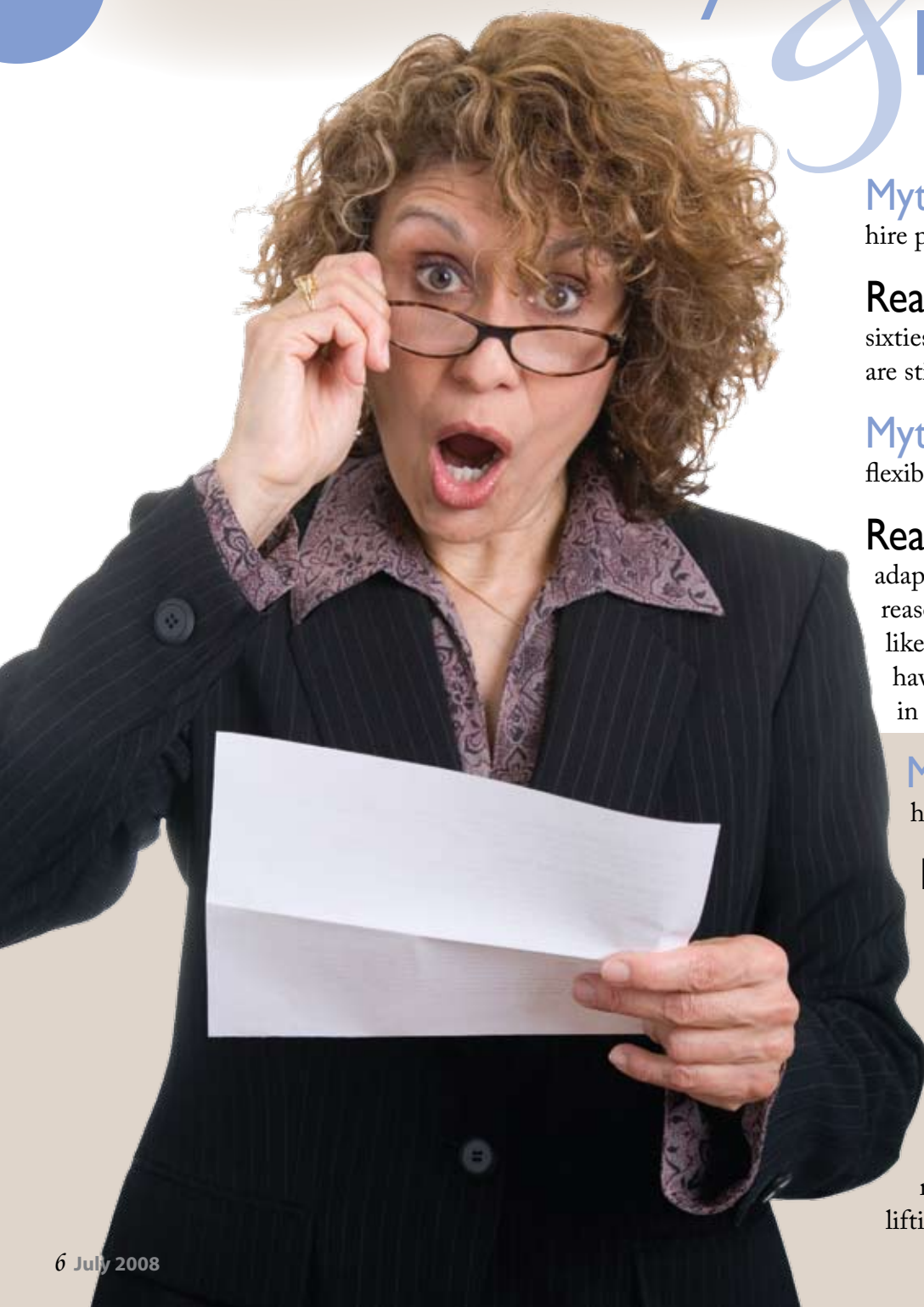
www.seniorjobbank.org—a job site for job-seekers aged 50+ where you can search for full-time, part-time, temporary, and volunteer jobs (by job category, industry, location), as well as post multiple resumes and register for a job-search agent.

www.abanet.org/aging—the American Bar Association’s site on law and aging.

seniors.utah.gov—information for seniors in Utah.

Information Overload?

Myths & Realities



Myth: Employers don't like to hire people over 50.

Reality: Many people in their sixties, seventies and even eighties are still working.

Myth: Older workers are less flexible and adaptable.

Reality: Older workers are just as adaptable once they understand the reason for changes. They are more likely to ask "why?" because they have seen processes abandoned in mid-stream.

Myth: Older workers face health issues.

Reality: Older workers have better attendance records than younger workers.

Myth: Older workers can't meet the physical demands of the job.

Reality: Most jobs do not require great strength or heavy lifting.

Myth: You can't teach an old dog new tricks.

Reality: Studies show only a negligible loss of cognitive function in people under 70. They have better study attitudes and accumulated experience which lowers training costs. For example, the fastest-growing group of Internet users is people over 50.

Myth: Training older workers is a lost investment because they will not stay on the job for long.

Reality: The future work life of an employee over 50 usually exceeds the life of new technology for which the workers are trained.

Myth: Older workers are not as productive as younger workers.

Reality: Overall productivity does not decline as a function of age. Productivity can actually rise due to greater worker accuracy, dependability and capacity to make better on-the-spot judgments. Older workers' production rates are steadier than other age groups.

Myth: Older workers are not as creative or innovative.

Reality: General intelligence levels are the same as those of younger workers. Roughly 80 percent of the most workable and worthwhile new production ideas are produced by employees over 40 years old.

Myth: Older workers cost more than hiring younger workers.

Reality: Replacing older workers is not cost-free. Aetna Insurance Company discovered that training, etc. added 93 percent to the first year's salary of new employees.

Myth: Benefit and accident costs are higher for older workers.

Reality: Total sick days per year of older workers are lower than other age groups because they have fewer acute illnesses and sporadic sick days. Insurance costs do rise gradually with age. However, they are offset by lower costs due to fewer dependents. Older workers take fewer risks in accident-prone situations and statistically have lower accident rates than other age groups.

Information is power;
be sure to separate
myth from reality.



Keeping Skills Current

for Older Workers



Are your skills ancient? Time to update!

Do you ever feel that you are behind in the ever-changing world of work? Do you feel you just got one new thing figured out and there is a mountain of new challenges still ahead of you? Are you afraid that your skills are going the way of the hi-fi or your VHS recorder?

You are not alone. There are countless people who are lagging in keeping their job skills current, or you may be one of the many who desire to re-enter the workforce but may not have marketable skills. Does it mean that all of your years of experience are for naught? No, of course not. But you must make the conscious decision to keep up and make some changes.

The skills needed in today's workforce are not out of your reach. You must make a deliberate decision to stay or get current, and welcome the challenge. With a positive attitude, some research, and some planning, you can enhance your skill set and be competitive in today's world of work. You must look at all options and welcome all opportunities.

First, do an inventory. There are any number of tools out there to help you do this. You can find skills assessment inventories online, in books at the library, at Workforce Services offices, and other employment programs. Identify your strengths and the areas where you need some work.

Second, are you current in your reading about your chosen profession? There are countless periodicals and other publications that cover A to Z in careers. Your local library has a wealth of information to get you started. Go online. You are not the only one in the world who is a widget worker.

Next, identify what skills need upgrading. Technology is constantly changing, and to be competitive you need to be able to navigate on a computer and not look perplexed when Windows or Microsoft Office is discussed. If you have a computer at home, schedule some time daily to work on your skills. Not just surfing the Internet, but take some time to see what else is on your computer. If you do not have a computer, libraries, senior centers, and recreation centers usually have computer labs. Just like learning to ride a bicycle or drive a car, it takes practice, practice, practice. Enroll in a class. Your community college, recreation or senior centers offer classes. You must make the commitment to do this. No one is too old to learn. Odds are you will find many peers in these classes.

If your situation allows, volunteer! Many fine organizations are in need of your skills and often opportunities present themselves for you to learn in your volunteer assignment as well. Your volunteer experience is valuable—maybe more so than some of your jobs—and it is quite appropriate to include it on your resume.

Take a look at your resume. When was the last time you updated it? How many pages is it? The format and flow of resumes has changed over the years. Employers are looking for skill sets that fit their organization. Gone are the days when one resume will suffice. You need to review this on a regular basis and keep it succinct and current.

Can you keep up? Yes you can. Will it take commitment and determination? Yes it will. Embrace the opportunities. There are more resources for older workers than ever before. Take the plunge. You can do it!

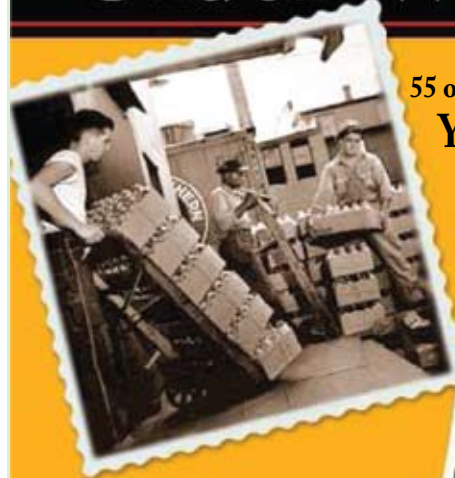
Refresh your job skills!

For more information

visit

www.utahagingservices.org

Older Workers



55 or older? Low income?

You learned a new job then...



You can again!

Refresh your job skills!
Re-enter the workforce!

www.utahagingservices.org

Age is an asset. Experience, a benefit.



Cover Letters

are Important and Easy!

10

Do I really need a cover letter? Yes, usually. Why? Because it is an opportunity to convince the employer to interview you for the job you want! What is a cover letter? It is a short letter (no more than one page) written to a specific person about a specific job that contains three parts:

First paragraph: Explain why you are writing and mention the job you want. Do not start with the sentence “I am writing about the position...” Learn something about the company that you can write about in this para-

graph or if you have been referred to the company, mention the person’s name.

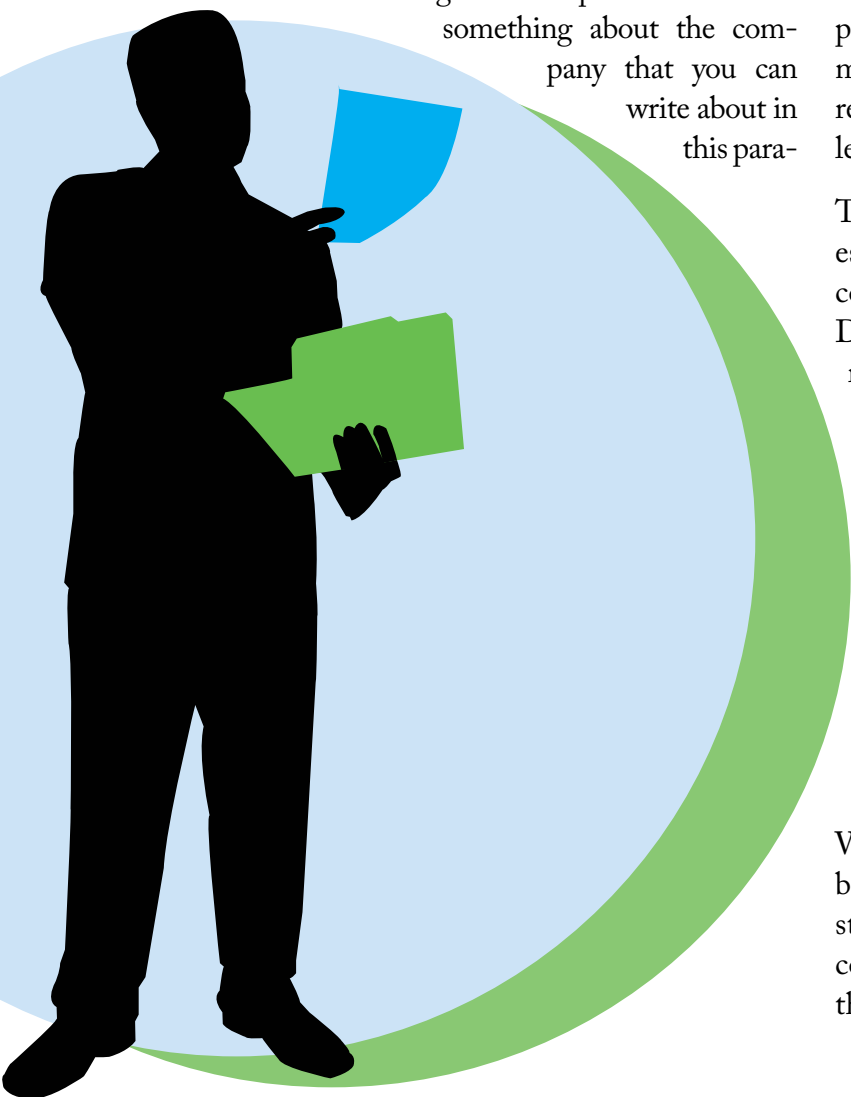
Second paragraph: Sell yourself and show off your writing skills. Write about all of the skills, knowledge and abilities you have that will benefit the company/organization. Do not write about what they can do for you. Focus on current accomplishments that are related to the current job, not the number of years you have worked or a long history of your experience. This is an opportunity to use current industry jargon and to mention your up-to-date technical skills. Don’t rewrite your resume since it will accompany this letter, but you can refer to it.

Third paragraph: Write that you are very interested in the job and would like to work for the company. Indicate what the next steps will be. Do not write, “You can contact me at...” rather, request an interview and let them know when you will contact them. Include your contact information.

Don’t include salary information. After you’ve been offered the job, negotiate for salary.

Make sure you have someone you trust edit your cover letter for content, grammar, and tone before you send it. Your cover letter should communicate your energy and ability to meet the employer’s needs. It should be perfect.

Write a new cover letter for each job opportunity because it is a great way to sell yourself, demonstrate your writing skills and knowledge of the company. An excellent cover letter can get you the interview.



This is your
opportunity to
convince the
employer to
interview you for the
job you want!

RACHEL JONES

2233 Main Street
Anytown, VA 23505
(804) 550-3342

(Date)

Mr. John Doe
Human Resource Manager
Box 8776
Anytown, NY 01223

Dear Mr. Doe:

I was very pleased to learn of the need for an Administrative Assistant in your company from your recent advertisement in the *Anytown Times*. I believe I have the qualities you are seeking:

Your needs:

Independent Self-Starter

Computer Experience

5 Years Office Experience

Good oral and written
communication skills

My Qualifications:

Developed tracking system for legislative issues; served as liaison between legislators and department personnel.

Utilized Word Perfect and Office Suite 8 in preparing reports, tables, correspondence, flyers and other documents.

Over 6 years office experience; two years experience as Office Manager.

Trained four new receptionists on answering phones professionally and handling correspondence.

I believe this background provides the skills you require for the position. I have enclosed my resume for your review. I would welcome the opportunity to interview to further discuss my qualifications and will call you at your convenience.

Yours truly,

Rachel Jones
Enclosure

From *Cover Letters That Knock 'em Dead*, by Martin Yate

Resume: Your Ticket to the Job Interview

12

Always keep your resume current. Yawn. That is the standard resume rule, but how many of us actually do it? Pulling out your old resume and updating it can be intimidating. There may be challenging issues for people with a lot of work experience. For example, should you list every job you have ever had on your resume? How do you demonstrate that you have kept your skills and knowledge current? What about resume format and submitting resumes on-line? If you want a great job, you must have a great resume.

You can find resume writing tips and examples of resumes on the Internet by using a search engine like Google and typing in the word “resume.” There are also many books on resume writing. Rather than simply taking off a few lines at the bottom of your resume and adding a few job duties to the top, it is worthwhile for you to do some research and develop a resume that will get results.

A rule that always applies to resume writing is to tailor your resume for the job you want.

Here are some additional tips for people with a long work history:

Don't put your entire work history on your resume. As a standard rule,

go back 10 to 15 years. However, if earlier jobs are relevant, list them.

Your resume can be more than one page. Use your common sense. If it takes more than two pages to list all of the information necessary to get you an interview, it can be more than two pages. But as a standard, try to keep it to two pages.

Emphasize your current accomplishments related to the job. Don't list every outstanding accomplishment you have had during the past 15 years because it will date you, and the hiring manager is most interested in what you have done lately that is related to the job requirements.

Consider eliminating all dates and just listing the number of years in each job. Some resume experts agree



this is a good strategy while others say it could look like you are trying to hide something. Eliminating college graduation dates, but including employment dates is another suggestion.

Tone down your resume for a job if you think you might be viewed as over-qualified.

Use current industry terminology because it will make your resume more up-to-date. Hiring managers will likely be drawn to resumes using familiar words.

List professional development, trainings, workshops, and new certifications that demonstrate you have kept your skills and knowledge up-to-date.

List technical and computer skills and make sure they are current. Don't list software, systems, or computer language that is no longer commonly used.

Research the company to help you write a resume that is tailored to the job. This will also help you use industry language.

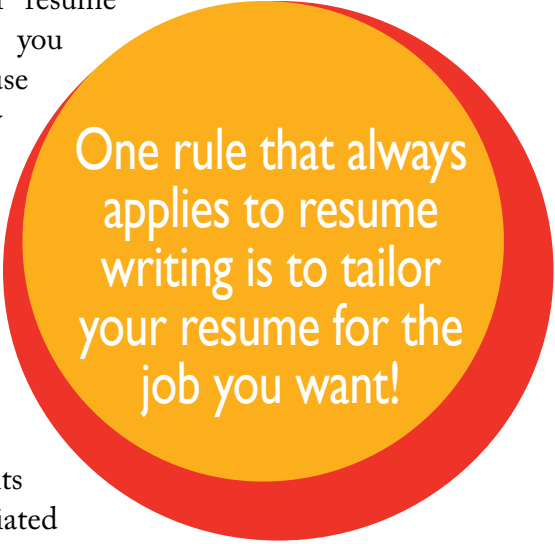
Put your e-mail address as a method to contact you.

Resume experts disagree on whether it is better to use a chronological or functional resume format. The chronological resume is the more standard format and hiring managers are used to seeing it. It lists the jobs you have had starting with the most current. Functional resumes can be used if you are changing careers, have gaps in your work history or want to em-

phasize overall skills rather than work history. This type of resume emphasizes your skills by listing groups of skills first, followed by your work history.

It is important to have an electronic resume. This is a version of your resume that is not formatted. You should take out all bold, italics, centering, etc. If you are submitting your resume on-line make sure you use key words because the employer may have a system that scans resumes for these words. You will find the key words in the job announcement. Key words are usually industry jargon or job requirements commonly associated with that job. This type of resume is usually sent in an e-mail or cut and pasted online.

As you write your resume, look to the future rather than dwelling on the past. You don't want the tone of your resume to be a list of things you have done for other employers. Write it in a way that communicates what you can do for the employer that is lucky enough to hire you. Once you have written a resume that reflects all of your amazing skills and accomplishments, you will no longer be yawning, but feeling quite proud and confident.



One rule that always applies to resume writing is to tailor your resume for the job you want!

The Interview

14

When you are asked to interview for a job, this generally means you are qualified to do the job. The hiring manager wants to confirm your qualifications and determine if you are a good fit for the job and the company. First, it is important for you to make a connection with the people who are interviewing you. Second, frame your responses to the questions in ways that show hiring you will benefit the organization. You can accomplish this by researching the company before the interview and practicing your responses to questions.

Interviews can be stressful. Keep in mind that interviewers are trying to impress you just as you are trying to impress them. View the interview as an opportunity for both parties to gather information to determine if it is a good match. A good interviewer will do his/her best to help you feel comfortable so you can answer the questions well and present yourself in the best light.

It is to your advantage to make a connection with the people who are interviewing you.

For older workers, the interview is a great opportunity to dispel stereotypes and myths. Demonstrate that you are positive, energetic, dedicated, and that you will contribute to the success of the company. Show that you are technically savvy by incorporating your computer skills into your answers and show that you are energetic by talking about physical activities you pursue.

There is a good chance interviewers will be younger than you are. Do not talk down to them or say that you won't need any training for the job. You have an opportunity to show that you can be respectful and work well with younger people or a supervisor who is younger than you are. Do not have the attitude that since you are older you know more than your younger peers. You want to show that you can work well with all ages and that everyone can learn from one another and respect each other.

Preparing for an Interview:

Interviews are fairly predictable, so practice. Have a friend give you questions such as "Tell me about yourself." The more you practice, the better your interview will go. Also practice answers for questions such as "Do you think you're overqualified?" Even if the interviewer doesn't ask this question, you may want to address it if you think it might be an issue. For example, you could say, "I am very excited about the opportunity to work in this job and to continue learning while I utilize my current skills and abilities." Talk about how you like to learn new things, a new skill you have learned recently, your strong work ethic, and the range of skills and experience you bring to the job.

Think about your most important accomplishments and skills so you can focus on those things during the interview, and make sure you communicate them by incorporating them into your responses.

This is a good opportunity to talk about any time gaps in your resume. You might want to say that you tried retirement and it is not for you because you like to work. You might say that you took some time to learn something new, make a change, or to take care of a family member.

There may be a concern that they can't afford your salary. Do not bring this topic up until they offer you the job. If they bring it up during the interview, say you expect to be paid the average wages for a similar worker in your area. You could also say you are willing to start a little lower if there is room to work your way up. However, avoid giving an actual figure until they offer you the job or give you their figure.

There are a lot of older workers in the workforce now, so you are not alone. Be comfortable and confident at the interview. Look your best and dress in modern clothes with a modern haircut, but don't feel like you have to dress like a teenager. Looks matter so it is important to look modern and professional.

Find out what type of interview it will be and who will be interviewing you.

Ask at least one question at the end of the interview. Do not ask the pay or benefits. Ask about opportunities for advancement or what a

typical day is like in the job. This shows you are interested. Finally, don't be afraid to say that you want the job at the end of the interview. If you want the job, say that it sounds interesting and a good fit for you, say you admire the organization and want to work there. Demonstrate your knowledge of the company.

Don't forget to send a thank-you note to the interviewers. This will make you stand out from the others and put your name in front of them again.

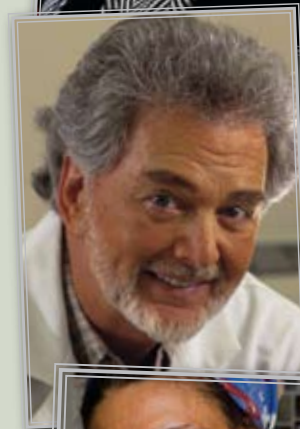


Interesting Facts

16

Employment

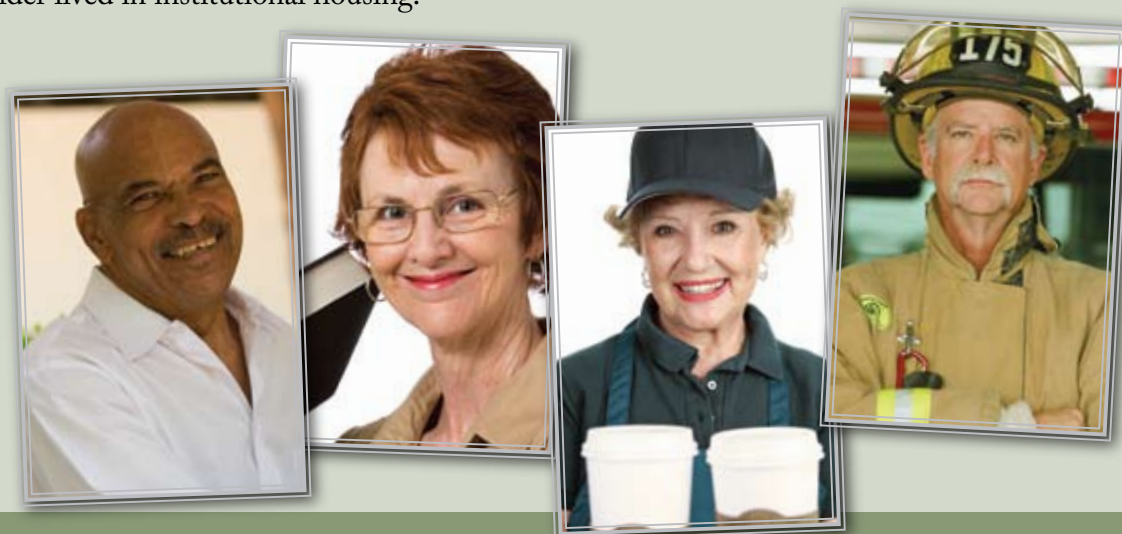
- In 2006, over 15 percent of older Americans were in the labor force. They constitute nearly 4 percent of the U.S. labor force.
- In Utah during 2006, roughly 15 percent of the 65-plus population were in the labor force. They constitute nearly 3 percent of the Utah labor force.
- After decreasing between the 1950s and the 1980s, labor force participation for older Americans plateaued during the first half of the 1990s. However, during the last decade, labor force participation has been gradually rising—especially among those between the ages of 65 and 69.
- Roughly 2.9 percent of older Americans were unemployed in 2006 compared to 4.6 percent of the total labor force.
- Labor force participation rates of older men have fallen dramatically since 1950 when they registered 46 percent.
- As older workers continue to work, they are more likely to work part-time. About 10 percent of men aged 55-64 work part-time compared to almost half of employed men over 70.



Income and Poverty

- In the United States, the median household income where the householder is 65 and older measures \$30,200 compared to \$48,451 for all households.
- In Utah, the median household income, where the householder is 65 and older, measures \$36,670 compared to \$51,309 for all households.
- Nationally, about 10 percent of the over-65 population were below the poverty level in 2006 compared to 15 percent of the total population.
- In Utah, about 7 percent of the over-65 population were below the poverty level in 2006 compared to 12 percent of the total population.
- Older women had a higher poverty rate (12 percent) than older men (7 percent) in 2006.
- Older persons living alone were much more likely to be poor (17 percent) than those living with families (6 percent).
- The highest poverty rates were experienced among older Hispanic women (41 percent) who lived alone and older black women (38 percent) who lived alone.
- Households maintained by older people have net worth higher than that of all other households except for the similar net worth of those maintained by 55-64 year-olds.
- In Utah during 2006, 7 percent of individuals 65 and older were below the poverty line compared to 12 percent of the total population.

- Almost half of all older U.S. women in 2006 were widows. There were over four times as many widows as widowers. In Utah, 36 percent of women were widowed.
- Divorced and separated older persons represented about 12 percent of older persons in 2006—up from 5 percent in 1980. Only 8 percent of Utah's older population was divorced in 2006.
- More than 670,000 grandparents maintained households in which grandchildren were present in 2006. A total of 1.8 million older people lived in a household with a grandchild present; 450,000 had primary responsibility for the child.
- Roughly 4 percent of the 65-plus population in 2006 lived in institutional settings such as nursing homes. However, 15 percent of persons 85 and older lived in institutional housing.
- Non-Hispanic whites account for nearly 83 percent of the older population. Blacks, Asians, and Hispanics account for 8 percent, 3 percent, and 6 percent, respectively.
- Education among older Americans has increased dramatically. In 1970, only 28 percent of the 65-plus population had completed high school, compared to 78 percent in 2006. In 2006, almost one-fifth of this age group had a bachelor's degree.
- In Utah during 2006, 88 percent of older men and 86 percent of older women had completed high school. In addition, 35 percent of older men and 17 percent of older women had at least a bachelor's degree.
- Average life expectancy at birth has risen from 47 years in 1900 to 77 in 2000.



Other

- In many important respects, people nearing 65 today are at least as prepared for retirement as the same age group was 10 or 20 years ago. Incomes, education, and net worth are all up for the current age group heading towards retirement.
- Disability among the older population is declining. Studies over the past two decades have revealed substantial declines in the rates of disability and functional limitation.
- Pension coverage for women has increased over the past decade. The percentage of women without a pension decreased from 48 percent in 1994 to 37 percent in 2004. The percentage of men without pensions has remained steady at about 25 percent.
- About 80 percent of those 65 years and older have at least one chronic health condition and 50 percent have at least two.
- Women receive lower retirement benefits than men.

Staying Flexible

18

Almost any list of job-seeking tips for seniors includes a section on keeping your skills current and remaining flexible. With rapid increases in technology, today's workplace requires workers who are willing to learn and change with the job. To stay employable, older workers must be continually updating their skill set.

Some Tips

Take advantage of available training opportunities. If you are already employed, make sure to get that competitive edge by taking any training your employer offers. Be the first to learn the updated software package. Don't hang on to the old technologies.

Examine and determine your own skill-set needs. Before you can update your skill set, you need to know what skills are in demand. Find out the cutting edge skills for your occupation and learn them.

Be sure to boost your software skills. Jobs ranging from clerical work to retail sales now require some expertise with computers—particularly a working knowledge of the Microsoft Windows environment. Find out what the in-demand software skills are.

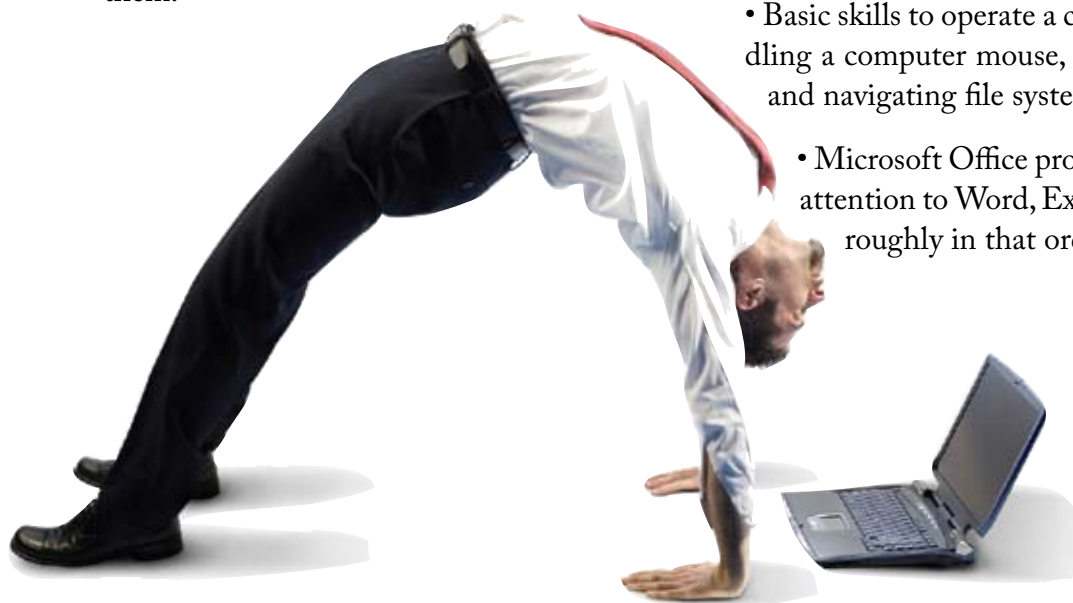
You may find related tutorials offered by area community colleges, your local library, embedded in the software or on the Web. "If people don't have these skills, they're shooting themselves in the foot," says career counselor Linsey Levine of CareerCounsel.

Conquer your fear. Don't be afraid to take a class at the local community college or through continuing education programs. More and more older students are upgrading their skills. Chances are you won't be the only "older" student in the class.

Know at least the computer basics:

- Basic skills to operate a computer, such as handling a computer mouse, typing on a keyboard, and navigating file systems and menus.
- Microsoft Office programs, with particular attention to Word, Excel and PowerPoint—roughly in that order.

**Today's workplace
requires workers
who are willing to
learn and change
with the job.**



- Essential Internet skills, such as e-mail, web browsing and searching.

Enlist others in getting started.

Find a reverse mentor—a younger person who can guide you in updating your skills. When it comes to computers and software, your children, grandchildren or friends can be a great resource. If you aren't sure your skills are up-to-date, you might want to visit a temporary employment agency and take their tests.

Search out resources for training.

There are an amazing number of resources for upgrading your skills—particularly your computer skills. Often training is free

or close to it. Libraries, senior centers, learning centers, adult or continuing education programs, community colleges and online tutorials can all help you upgrade your skills. A library is often the best starting point, as libraries typically have computers available for patrons' use and may even offer brief computer classes (or know of the best local options).

Once you take training, be sure to practice.

Any skill not put to use will deteriorate and evaporate if it isn't used. Plus, the best way to learn a software package is to actually use it in several projects.

Be sure to market your new skills.

New skills will aid you only if you

let people know you have them. You might want to think about two things: experience and work samples. Volunteer work can help increase your skill levels. When you update your skills as technology advances, it shows that you are someone who loves learning. It will give employers the impression that you are resilient and adaptable.

Make sure your resume and the way you send it reflect your skills.

If you can't e-mail your resume, it signals that you may not be wired to the Internet or comfortable using e-mail. It also indicates you don't understand that recruiters need resumes that are unformatted (no bold, underline, fancy fonts, etc.) so they can search the text.

facts

- In 2006, older Americans—those 65 years and older—represented 12 percent of the U.S. population. In Utah, this group comprised 9 percent of the population.
- In the U.S. there are 138 older women for every 100 older men. In Utah, the ratio measures 124 older women for every 100 older men.
- Older U.S. women make up 14 percent of the female population compared to Utah where older women make up 10 percent of the population.
- Since 1900, the share of Americans 65 years and older has tripled from 4.1 percent to 12.4 percent in 2006.
- Nationally, individuals between the ages of 55 and 64 comprise 11 percent of the population. In Utah, they show an 8-percent share of the population.
- Men 65 and older make up 11 percent of the male population in the United States compared to Utah where older men make up 8 percent of the population.
- Baby boomers will be responsible for the next population boom—in seniors. The older population will expand rapidly between 2010 and 2030 as the U.S. baby boom generation reaches and surpasses 65.
- The U.S. population 65 and over is expected to increase by 15 percent between 2000 and 2010 and by 36 percent between 2010 and 2020.
- By 2030, the older population is expected be almost twice the number in that age group during 2005. By 2030, older Americans should account for about one-fifth of the U.S. population.

Returning to Work After Retirement

20

So, you've retired. But, you need extra cash or you want a productive way to keep busy. Maybe you want to stay mentally active or just like working. Returning to work is certainly an alternative. What are some things you want to consider? Reviewing the pros and cons may help.

What Do You Want to Do?

When returning to work after retirement, don't be afraid to dream or try something new.

- Think about what you wanted to do when you were younger but never did. Still interested?

- Complete some know-yourself exercises in a career book. Look at the newspaper want ads or Internet job search tools and jot down three jobs that intrigue you.
- Research careers on careers.utah.gov
- Visit your local Department of Workforce Services office to see what they can do to help you.
- Take an interest inventory and match up your interests with different kinds of work.
- Determine what skills you already have and think of how those skills can be applied in different settings.
- Find the local chapter of a trade association for a business in which you might be interested.
- Join a job-networking group.
- Ask the Chamber of Commerce if the jobs you're thinking of are hiring in your area.
- Check out which jobs need workers in your area (jobs.utah.gov).
- List five or six places in your community where you would like to work.
- Check out three or four franchise ideas for a small business.
- Check the AARP web site for companies who like to hire seniors: (www.aarp.org/money/careers/findingajob/featuredemployers).
- Throughout your career you've certainly built up a bank of valuable knowledge and skills. Consider putting that to good use by training the new generation in your field.



Pros

Money: Employment will give you extra cash or delay the time until you must tap your nest egg.

Health insurance: Your new employer might provide group health coverage.

Mental activity: You'll have a chance to continue your mental development, learn new things and contribute to society.

Community: You'll have the opportunity to be around other people and feel like you are part of a community.

Social Security benefits: You could rack up bigger monthly checks by staying on the job longer and raising your Social Security benefits. Workers age 65 or older can claim full benefits even if they continue to work full-time.

Cons

Age discrimination: Unfortunately it still exists, and that's why it is imperative for older people to keep their work skills up-to-date.

Pension problems: Returning to work after retiring could impact your pension. Check with your former employer to make sure you won't be hit with any penalties.

Taxes on social security benefits: By working and increasing your income, there's a greater chance a larger percentage of benefits will be subject to income taxes.

Less leisure time: You'll have less free time if you work after retirement.

IRA withdrawals: If you have a traditional IRA and are working in retirement, you still will have to take required minimum distributions at 70 and a half. These withdrawals count as income, which could mean more of your Social Security benefits would be taxed.

- If it's not money or benefits you're after, consider volunteer work.

Now is a great time for older workers to return to the labor force. The baby boomer generation is starting to retire, and businesses now worry about the void they will create. The value of older workers is becoming more appreciated. According to AARP, industries that are actively recruiting older workers include healthcare, retail and customer service, and education.

In an on-line AARP article (http://www.aarp.org/bulletin/yourlife/0905_sidebar_2.html), Lance Helgeson provides "10 Job Ideas for Older Workers." His list includes:

- Teacher Assistant
- Consultant

- Bank Teller
- Floral Assistant
- Customer Greeter
- Tour Guides
- Security Screener
- English Instructor (in Foreign Country)
- Home Care Assistant
- Mystery Shopper

Finally, use all the resources outlined in this publication to find yourself the job you want.

Resources:

- O*net self-assessment tools: <http://online.onetcenter.org/skills/>
- <http://careers.utah.gov/careers/investigate.html> (under Assess Your Interests)

The Difference is You

Senior Community Service Employment Program

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By making a difference, you can have a difference made in you. The Senior Community Service Employment Program (SCSEP) is one way to reach for what many think unreachable—independence, economic self-sufficiency and increased opportunity.

SCSEP is a program of the U.S. Department of Labor and is authorized through the Older Americans Act. It provides income-eligible older Americans with the opportunity to provide important and worthwhile community service while developing and enhancing job skills needed for the 21st century workforce. Thousands of older workers across our country participate in quality on-the-job training or classroom instruction, learning valuable transferable skills to give them the needed training to compete and secure competitive employment. At the same time, multitudes of non-profit or government agencies benefit from the services these older workers provide.

How does this program work? If you are age 55 or older, unemployed and your income is no more than 125 percent of the federal poverty rate (you must check to see if you qualify), have poor employment prospects, and are legal to work in the United States, you are eligible to participate in this program. You can find out what organization provides the SCSEP program in your area by contacting your local Workforce Services office, your local area agency on aging, or by going to www.utahagingservices.org.

Once you are deemed eligible for participation, your provider will conduct assessments and interviews with you to determine the direction your program should go. An Individualized Employ-

ment Plan will be developed. You will be placed in a host agency (a non-profit or government agency) to provide service while working on your individualized training plan. You will work an average of 20 hours per week and will earn the prevailing minimum wage while you do so. Sometimes, you may be placed in school for a short time if it is determined that a specific course or courses will benefit your individualized training.

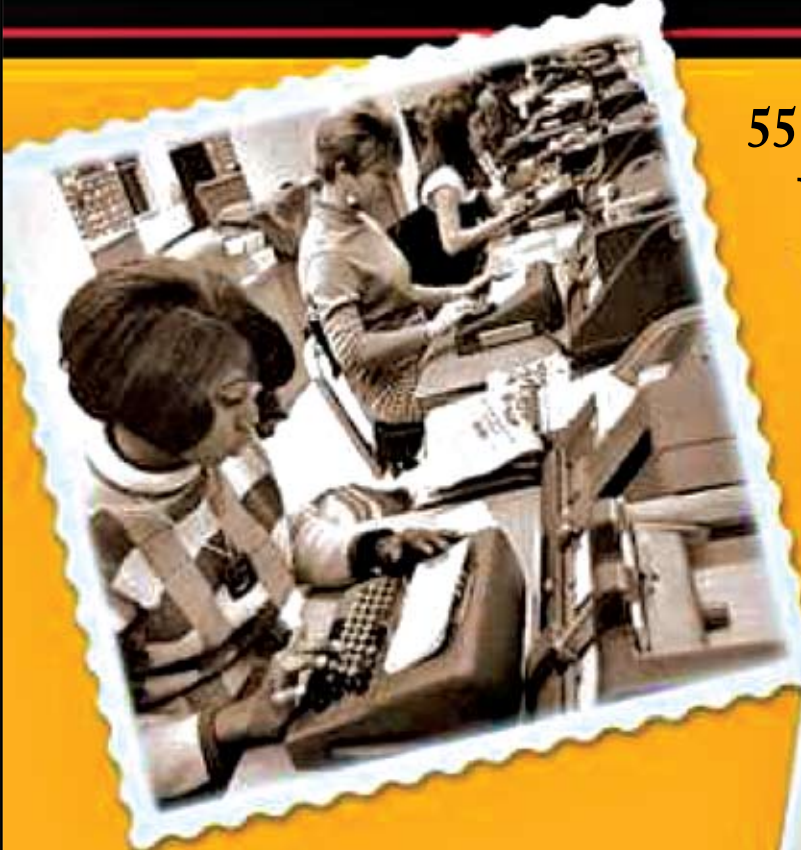
While you are participating in this training, you are learning not only specific job skills, but you will be learning how to re-enter the job market, how to market yourself, and how to interview and land that job. The SCSEP program is time-limited with the ultimate goal of placing you in an unsubsidized job.

You may rotate host agencies throughout your tenure to further upgrade and enhance your skills. Program participants are placed in a wide variety of community service positions including day care centers, senior centers, governmental agencies, schools, hospitals, libraries, and landscaping centers. Other training may include: classroom, lectures, seminars, individual instruction, and training through other employment and training programs or community colleges.

The SCSEP program is a bridge spanning what many experience as an employment opportunity chasm. By enhancing the services to our communities while learning valuable job skills, over 90,000 people will be served this year nationwide. Thousands and thousands of these people will go on to gain their independence and economic self-sufficiency by securing higher-paid unsubsidized jobs.

Older Workers

55 or older? Low income?
You learned a new
job then...



You can again!

Refresh your job skills!
Re-enter the workforce!



www.utahagingservices.org

Age is an asset. Experience, a benefit.



How Work Affects Your Social Security Benefits

24

A growing number of retirees are including work—either full- or part-time—in their retirement lifestyle. Some of these retirees work because they need the income; others work because they find it helps them to stay physically and mentally active. Whatever their reasons for working, all retirees need to understand the relationship between working and their Social Security benefits...including when to let Social Security know about their earnings.

If you work and are full retirement age or older, you may keep all of your Social Security benefits, no matter how much you earn. If you were born 1943 through 1954 your full retirement age is 66. If you were born 1938-1943 your full retirement age is 65 to 65 and 10 months, depending on your year of birth. You can find out exactly what your full retirement age is by visiting our web site at www.socialsecurity.gov/pubs/ageincrease.htm and typing in your year of birth.

If you are younger than full retirement age during all of 2008 you can earn up to \$13,560 and keep all of your Social Security benefits. If you earn over \$13,560 we must deduct \$1 from your benefits for each \$2 you earned above \$13,560. And we do not count pensions, savings or investment income toward these threshold

amounts—only wages or self-employment income. If you are married we do not count your spouse's wages against your benefit, unless you are receiving a benefit from your spouse's Social Security record.

If you reach full retirement age during 2008, we must deduct \$1 from your benefit payment for each \$3 you earn above \$36,120, until the month that you reach your full retirement age. Once you reach your full retirement age there is no earnings limit that affects the receipt of your Social Security benefits.

It's important to note that if a retiree's earnings cause benefits to be withheld before they reach full retirement age, Social Security will increase that retiree's monthly benefit amount starting at full retirement age.

Different rules apply if you are receiving Social Security disability or SSI benefits. Then you must report all earnings to Social Security.

Another question we get often: Do I have to pay Social Security taxes on earnings if I am already getting Social Security? Yes, you do. Whether you're 16 or 96, your employer is required by law to withhold payroll taxes.



Finally, will those extra Social Security taxes equate to higher benefits? Your Social Security benefit is figured based on your average wage during your lifetime. If these new earnings increase your average lifetime wages Social Security will refigure your benefit and give you an increase.

For more information about Social Security retirement benefits and working, read the pamphlet, *How Work Affects Your Benefits*. You can find a copy online at www.socialsecurity.gov/pubs/10069.html. Or you can call 1-800-772-1213 (TTY 1-800-325-0778) to request a free copy.

facts

- In 2005, Social Security benefits accounted for 37 percent of the total income of the older population.
- The major sources of income for older persons in 2005 were Social Security (reported by 89 percent), income from assets (reported by 55 percent), private pensions (reported by 29 percent), government-employee pensions (reported by 14 percent), and earnings (reported by 24 percent).
- In the U.S., almost 80 percent of 65-plus individuals lived in metropolitan areas in 2006.
- In 2006, over one-half of the 65-plus population lived in only nine states—California, Florida, New York, Texas, Pennsylvania, Illinois, Ohio, Michigan, and New Jersey.
- States with the highest shares of older populations include Florida (17 percent), West Virginia (15 percent), Pennsylvania (15 percent), North Dakota (15 percent), Iowa (15 percent), Maine (15 percent), South Dakota (14 percent), and Rhode Island.
- Alaska shows the lowest share of 65-plus population at (7 percent). Utah ranks second-lowest with 9 percent 65 and older.
- States with rapidly growing senior populations between 1996 and 2006 included Nevada (up 50 percent), Alaska (up 46 percent), Arizona (up 35 percent), Utah (up 29 percent), New Mexico (up 28 percent), Idaho (up 25 percent), and Georgia (up 25 percent).
- In 2006, older men were much more likely to be married than older women (72 percent of men compared to 42 percent of women). Women are much more likely to be widowed.
- In Utah, more than 77 percent of men were married compared to 51 percent of women

Funding Educational Pursuits

in the Midst of a

Career Change

26

Deciding to enter higher education is an exciting time. You are about to embark on a journey that can transform both your personal and work life forever.

Unlike traditional student populations, adults in transition have already established an occupational and financial identity, often with children, full-time work, and dependent parents in the mix. As a result, adults in transition have unique needs and opportunities when it comes to furthering their educational pursuits.

Tuition Reimbursement

One consideration when seeking financial assistance is tuition reimbursement from your employer.

Ask your employer:

- Is tuition reimbursement offered?
- What amount of reimbursement is offered per year, or per employee?
- Do courses taken need to be directly related to your job to be eligible for reimbursement?
- Do you need to be working full-time to receive reimbursement benefits?

Grants, Scholarships, and Student Loans

Complete the Free Application for Federal Student Aid (FAFSA) at <http://www.fafsa.ed.gov/> (or visit your school's financial aid office) as early in the calendar year (preferably February) as possible



to determine eligibility for grants, scholarships and student loans. Contact the school's financial aid office for information on applying for assistance. Make sure you have your paperwork accurately completed and processed on time. The staff in the school's admissions and financial aid office is there to help you, so contact them if you have questions or don't understand a form or the process. For more information contact UHEAA at 1 877 336-7378.

Grants are awarded to students who demonstrate financial need. You can get application forms from the school's financial aid office. In general, scholarships and grants are gift aid. This is the best kind of aid because you don't have to repay it.

Check out all of the possible sources of scholarships and grants in your local community and state, such as schools, colleges, religious and civic organizations. When you apply for federal financial aid programs, your eligibility for federal grants will be considered.

Scholarships often are awarded for merit in academics, athletics, or a particular field of study. Scholarships also may be awarded based on ethnic background, religious affiliation, and special interests. Learn more by visiting www.utahmentor.org.

Loans are sources of financial aid that must be repaid. Government-sponsored educational loans (www.uheaa.org) have many advantages if you need to borrow to pay for your education. They are better than traditional consumer loans because they usually offer lower interest rates and extended repayment terms, require no collateral, and help students and parents with the costs of education. Federally sponsored loan programs include the following:

Federal Perkins Loan Program provides long-term, low-interest loans to students with financial need attending any eligible postsecondary school.

Federal Family Education Loan Program includes Federal Stafford Loans (subsidized and unsubsidized), Federal PLUS Loans (for graduate and professional students, as well as parents), and Federal Consolidation Loans.

Federal Stafford unsubsidized loans are not need-based and are available to students at all income levels.

To obtain more information or to apply on these programs, contact the financial aid office at the school you plan to attend.

Consider researching and applying for assistantships, internships, or fellowships at the college to gain experience related to your field of study while getting paid. These are a great way to network with colleagues within your field to line up a job after you earn your degree.

Credit Standing and Private Loans

Check your credit rating at annualcreditreport.com, a site which allows you to download your credit report annually at no cost. It's important to note that PLUS loans may be turned down to borrowers who have troubled credit.

Many lending companies offer loans designed for adults in transition. They are called "private" or "alternative" loans and usually have higher interest rates and repayment terms based on your credit rating. Borrow wisely and avoid debt when possible, but remember the bottom line is: Investing in an education is an investment in your future.



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ASSISTANCE AUTHORITY

UTAH SYSTEM OF
HIGHER EDUCATION
Building a Stronger State of Minds™

UtahMentor.org

Navigating the Health Insurance Jungle

Health insurance has become one of the most complicated issues facing Americans today. It is seemingly impossible to make sense of the multitude of plans available and laws regulating them. This is especially true for older Americans who must be extra careful in managing their health insurance. Not only are their healthcare costs rising, but their access to insurance can be tenuous—particularly if they are considering retiring before the age of 65. While this situation can be painfully frustrating, it is possible to understand the health insurance options open for early retirees and find one's way through the jungle.

Why is retiring before the age of 65 such a daunting leap of faith when it comes to health insurance? Well, the easy part of the answer is at that age individuals are eligible for insurance through the federally-run Medicare program. However, before that point the number of insurance options available to potential retirees are relatively few and most are quite expensive. So, what can you do if you're younger than 65 and already have retirement confetti in your hair? Well, we don't have all the answers, but here are a few things you might want to consider in your quest for coverage.

An unlikely source...going back to work.

Perhaps the simplest path to continuing health insurance—and the irony of this isn't lost on any of us—is to get a job. Employer-provided insurance is often the easiest way to health benefits. This is especially true for individuals who cannot obtain insurance on their own because of pre-existing conditions.



Thus, some early retirees find themselves re-entering the labor force to maintain coverage after they have retired. Maybe a part-time position that allows you to access some kind of group plan is in your future.

Private insurance policies: not always an option.

Another possible route to bridge your post-retirement/pre-Medicare years is to purchase individual health insurance. While this option does allow for the most flexibility—given you can get the insurance company to issue you a policy—it can also be the most expensive. Because of that, it is important to determine just how much per month you would be able to spend on your health insurance. Likewise, it is critical to know exactly what the insurance will cover and what kind of co-payments you should expect. Also, does this policy cover prescription drugs? That answer alone could make or break your decision as for most individuals the cost of prescription drugs is prohibitive.

You may be able to continue your coverage with your current employer—or union, religious organization—after you retire. For example, some employers allow retirees to remain on the rolls of their group policy, but instead of subsidizing premiums the retiree must cover the entire amount. If this option is available to you it may be the most attractive avenue for continuing coverage.

Unfortunately, not all organizations offer this route, so to buy yourself some time, you may want to temporarily continue your coverage through the CORBA provisions of your current policy—ask your HR or benefits officer for more information. This allows you to continue your current policy, for up to 36 months, in some cases, if you meet some fairly easy requirements.

Last resort? Medicaid.

You could also find yourself in a rather desperate position where you can't get private coverage for whatever reason, you've exhausted your CORBA coverage, and can't find work or are unable to work. What then?

There is a last resort safety net—very last resort, mind you—and you may already know about it: Medicaid. This often-heard-of though not-as-well-understood program provides some medical services to the most desperately-in-need individuals in society. If you are an early retiree (without children at home) and find yourself without coverage and your income and asset levels have become severely limited, you may qualify for primary care and some prescription coverage through Medicaid. If your income is greater than the limits set by the program it may still be possible to receive Medicaid benefits, given you meet all the other requirements and you are deemed “medically needy.” If you think you may need to explore this route you will have to meet with a caseworker to iron out the details.

Facing the realities of our day and age.

Needless to say, the picture for health insurance coverage for an early retiree can appear rather bleak. As the healthcare industry in our country currently operates, individuals who are 50 plus, and aren't working, face some serious barriers to coverage. While there are options available, if you are serious about retiring early you better start planning not only for making your pension or 401k beefy enough, but also lining up some health insurance that will carry you through to the age of 65. It is possible, you just need to do a lot of extra legwork.

Resources

- AARP: <http://www.aarp.org/>
- Medicare: <http://www.medicare.gov/>
- Medicaid: <http://health.utah.gov/medicaid/>
- A Consumer's Guide to Getting and Keeping Health Insurance in Utah: <http://www.health-insuranceinfo.net/statecoverageguides/Utah-HealthInsuranceGuide.pdf>

under the Age Discrimination in Employment Act

30

As an employee over the age of 40, you have rights that your younger co-workers do not have. Do you know what those rights are, and more importantly, how to protect them?

Age Discrimination in Employment Act (ADEA)

The ADEA protects you if you are 40 or over and work for an employer with 20 or more employees. This law promotes employment based on ability, not age. It prohibits an employer from using age as the basis for hiring, firing, training, benefits or other employment decisions. The ADEA also makes it illegal to harass an employee because of her age, or to retaliate against an employee who complains about age discrimination.

Unfortunately, older employers can sometimes face a variety of stereotypes. Some employers assume older workers are unable to understand modern technology, unwilling to adapt to new procedures or suffer from an overall decline in skills. Other examples of age discrimination include:

- Calling an employee in her 60s “Granny”;
- Telling an employee that it’s time he retires;
- Posting job ads that encourage recent college graduates to apply; and

- Demoting an older worker because he complained that his boss told him he was “too old and slow” to do his job.

How to Protect Your Rights

If you have been the victim of age discrimination, you should file a Charge of Discrimination with the Utah Antidiscrimination & Labor Division (UALD). The process is free and you do not need a lawyer.

Requirements:

- Your employer must have at least 20 employees.
- You must also file your charge of employment discrimination within 180 days of the alleged discriminatory act. If more than 180 but fewer than 300 days have passed since the last date of harm, your charge will be sent to the EEOC for processing.

How do I file a complaint?

Contact us by phone or in person at our offices to obtain the intake packet. Our contact information is below. An intake specialist will help you fill out the forms and answer any questions you may have about the law or our process.

What Happens Next?

Within 10 days, both you and the employer will receive a copy of the complaint by mail.



A resolutions conference (a voluntary opportunity to mediate and resolve your complaint) will also be scheduled.

If the mediation is unsuccessful, your case will be assigned to an investigator who will investigate your claims. After the evidence has been gathered, the Division will issue a finding of whether there is reasonable cause or no reasonable cause to believe that illegal discrimination has occurred.

If you do not agree with our decision, you have several options. You may appeal it to an administrative law judge, or request a Right to Sue Notice and file a lawsuit in federal court. You should talk to your investigator about these and other options.

At any point in the UALD process:

- We can help you and the employer settle the case at any time in the process.

- You may withdraw your charge and request a Right to Sue Notice so you can file in federal court.
- Either party can obtain legal counsel or other representation at any time.

Contact Us

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Salt Lake City, UT 84114-6630
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